

Sherry Cobb A7870 #09259
Ph#(810) 881-1045 MAC Y1346010
Wells Fargo Bank, N.A. COID 345
Media Office ALN 088158
NMLS ID 1588161

POWER OF ATTORNEY

MARIA TOWNES

Acct # 24118692945

TO

ERIC TOWNES

PANB#A 95606291

NOTICE

THE PURPOSE OF THIS POWER OF ATTORNEY IS TO GIVE THE PERSON YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY, WHICH MAY INCLUDE POWERS TO SELL OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU.

THIS POWER OF ATTORNEY DOES NOT IMPOSE A DUTY ON YOUR AGENT TO EXERCISE GRANTED POWERS, BUT WHEN POWERS ARE EXERCISED, YOUR AGENT MUST USE DUE CARE TO ACT FOR YOUR BENEFIT AND IN ACCORDANCE WITH THIS POWER OF ATTORNEY.

YOUR AGENT MAY EXERCISE THE POWERS GIVEN HERE THROUGHOUT YOUR LIFETIME, EVEN AFTER YOU BECOME INCAPACITATED, UNLESS YOU EXPRESSLY LIMIT THE DURATION OF THESE POWERS OR YOU REVOKE THESE POWERS OR A COURT ACTING ON YOUR BEHALF TERMINATES YOUR AGENT'S AUTHORITY.

YOUR AGENT MUST ACT IN ACCORDANCE WITH YOUR REASONABLE EXPECTATIONS TO THE EXTENT ACTUALLY KNOWN BY YOUR AGENT AND, OTHERWISE, IN YOUR BEST INTEREST, ACT IN GOOD FAITH AND ACT ONLY WITHIN THE SCOPE OF AUTHORITY GRANTED BY YOU IN THE POWER OF ATTORNEY.

THE LAW PERMITS YOU, IF YOU CHOOSE, TO GRANT BROAD AUTHORITY TO AN AGENT UNDER POWER OF ATTORNEY, INCLUDING THE ABILITY TO GIVE AWAY ALL OF YOUR PROPERTY WHILE YOU ARE ALIVE OR TO SUBSTANTIALLY CHANGE HOW YOUR PROPERTY IS DISTRIBUTED AT YOUR DEATH. BEFORE SIGNING THIS DOCUMENT, YOU SHOULD SEEK THE ADVICE OF AN ATTORNEY AT LAW TO MAKE SURE YOU UNDERSTAND IT.

A COURT CAN TAKE AWAY THE POWERS OF YOUR AGENT IF IT FINDS YOUR AGENT IS NOT ACTING PROPERLY.

THE POWERS AND DUTIES OF AN AGENT UNDER A POWER OF ATTORNEY ARE EXPLAINED MORE FULLY IN 20 PA. CONS. STAT. CH. 56.

Ebony Cobb A7670 #09258
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(Am 04/15 6016251)

IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND,
YOU SHOULD ASK A LAWYER OF YOUR OWN CHOOSING TO EXPLAIN IT TO
YOU.

I HAVE READ OR HAD EXPLAINED TO ME THIS NOTICE AND I UNDERSTAND ITS
CONTENTS.

Maria Townes
MARIA TOWNES

(DATE)

June 4, 2020

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NMLS ID 1688181 PAW/SA 95606-281

KNOW ALL MEN BY THESE PRESENTS, that I, MARIA TOWNES, being of sound and disposing mind, have made, constituted and appointed and by these presents, do make, constitute and appoint my son, ERIC TOWNES, my true and lawful Attorney-in-Fact, to act in, manage and conduct all of my estate and all of my affairs, and for that purpose for me, and in my name, place and stead and for my use and benefit and as my act and deed, to do and execute or to concur with persons jointly interested with myself therein, in the doing or executing of all or any of the following acts, deeds and things, that is to say:

1. To buy, receive, lease, accept, or otherwise acquire; to sell, convey, mortgage, hypothecate, pledge, quit claim or otherwise encumber or dispose of; to contract or agree for the acquisition, disposal or encumbrance of; any property, real or personal, whatsoever, or any custody, possession, interest, or right therein, upon such terms as my said Attorney shall think proper.
2. To sell and convey any or all of my real estate or real estate in which I have an interest or which I may hereafter acquire for such price or prices and upon such terms and conditions as my Attorney may deem best, without any obligation on the part of the purchaser to see to the application of the purchase price.
3. To take, hold, possess, invest, lease, or let, or otherwise manage any or all of my property or any interest therein; to eject, remove or relieve tenants or other persons from and recover possession of, such property by all lawful means; and to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify or improve the same or any part thereof.

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4. To cancel and renegotiate any and all said leases of real estate of which I am the Lessee and to give all notices, make all payments of rent; compromise any disputes, and to do all other things necessary or expedient with reference to leases or real estate, including all necessary negotiations or agreements of whatsoever kind or nature, with the Lessor.

5. To make, do and transact all and every kind of business of whatever nature or kind, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interests, dividends, annuities, demands, debts, taxes, choses in action, and obligations, which may now or hereafter be due, owing, or payable by me or to me, and to make, endorse, accept, receive, sign, seal, execute, acknowledge, and deliver deeds, mortgages, assignments, agreements, certificates, hypothecations, checks, notes, bonds, vouchers, receipts, and such other instruments in writing of whatever kind and nature as may be necessary, convenient or proper in the premises.

6. To deposit and withdraw for any purpose, or for the purposes hereof, in my name, in or from any banking institution, any funds, negotiable paper or money, which may come into my said Attorney's hands as such Attorney or which I now or hereafter may have on deposit or be entitled to and to sign all checks, vouchers, deposit slips, and to give all notices as required by any such banking institution; and to close out any and all of such accounts, to reopen or to open any accounts which may be deemed necessary or expedient by my said Attorney, in any banking institution, and to enter any safety deposit or lock box in my name, in any banking institution and to execute all papers required of said banking institution in connection with the said safety

deposit or lock box and to open said box and to take custody or possession of any and all papers, money, stocks, certificates, evidences of debt, and all other papers or things therein as though I were personally present at the opening of the said box, and to cancel any leases of any such safety deposit box or lock box or to renegotiate, make or enter into any such lease for a safety deposit box in my name or in my said Attorney's name.

7. To institute, prosecute, defend, or compromise, arbitrate, and dispose of legal, equitable or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises.

8. To buy, trade in, deal with, sell, assign and transfer in the discretion of my said Attorney, stock, bonds, rights, script certificates and other securities or investment rights or privileges which I may now have or may hereafter acquire, in my name alone or jointly with another, and in my said Attorney's discretion to draw, execute, sign and deliver all orders, checks, stock and script certificates, bonds, warrants, subscription agreements, powers of attorney and all other instruments which may be deemed necessary or advisable in initiating, carrying on and completing any such transactions with full power in my said Attorney's discretion, to have such stocks, bonds or other securities registered in my name or in the name of my said Attorney or in the name of a nominee.

9. To prepare and in my name, execute and file any and all tax returns or other documents required to be executed and filed pursuant to the provisions of any Federal, state or local laws and to prepare, execute and file any and all government

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reports, applications, requests, or documents in connection with or required by any said law or laws of the regulations of any governmental departments.

10. To execute the necessary forms and papers, from time to time, to change the beneficiary or beneficiaries of any policy or policies of life insurance of which I am the owner or which I may hereafter acquire and, from time to time, to elect the type of payment available under any such policy or policies, giving and granting unto my Attorney full power in the premises to execute such papers as may be necessary.

11. To execute all necessary forms and papers, from time to time, to give consent to any surgical operation or medical care and treatment which I may at any time hereafter need or require; and to make all arrangements, execute all applications and, in my name, to give consent to any other care or treatment which I may require in any hospital, convalescent home, nursing home or any like institution.

12. To make limited gifts.

13. To create a Trust for my benefit.

14. To make additions to an existing Trust for my benefit.

15. To claim an elective share of the Estate of my deceased spouse.

16. To disclaim any interest in property.

17. To renounce fiduciary positions.

18. To withdraw and receive the income or corpus of a Trust.

19. To authorize my admission to a medical, nursing, residential or similar facility and to enter into agreements for my care.

20. To authorize medical and surgical procedures.

21. To engage in real property transactions.

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To engage in tangible personal property transactions.

23. To engage in stock, bond and other securities transactions.
24. To engage in commodity and option transactions.
25. To engage in banking and financial transactions.
26. To borrow money.
27. To enter safe deposit boxes.
28. To engage in insurance transactions.
29. To engage in retirement plan transactions.
30. To handle interests in estate and trusts.
31. To pursue claims and litigation.
32. To receive government benefits.
33. To pursue tax matters.
34. To make an anatomical gift of all or part of my body.

CONSTRUCTION. This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, acts, rights, or powers herein does not limit or restrict, and it is not to be construed or interpreted as limiting or, restricting, the general powers herein granted to my attorney.

REVOCATION. This general power of attorney revokes any previous powers of attorney granted by me except limited powers (i) authorizing any lawyer or certified public accountant to act on my behalf in any manner relating to Federal taxes; and (ii) granting access to any bank account or safe deposit box, or otherwise affecting any service or facility furnished by a bank; provided that in either case the power is

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signed by me on a form authorized or supplied by the Internal Revenue Service or the bank involved, as the case may be. This power of attorney may be voluntarily revoked only by me at any time either by my written revocation delivered to my agent or by my written revocation entered of record in the deed records of **DELAWARE COUNTY, PENNSYLVANIA.**

DISABILITY. This general power of attorney shall not be affected by the passage of time or by any subsequent disability or incapacity of the principal. All acts done by the attorney pursuant to this power, including acts performed during any period of disability or incapacity of the principal, shall have the same effect and ensue to the benefit of the principal and bind him or her and his or her successors in interest as if the principal were competent and not disabled.

APPOINTMENT OF ANCILLARY ATTORNEYS. If at any time my attorney deems it necessary or desirable in his discretion to appoint one or more ancillary attorneys to act on my behalf in any other jurisdiction or jurisdictions, my attorney may appoint one or more such ancillary attorneys. In making any such appointment, my attorney may sign, execute, deliver, acknowledge and make declarations in any documents (including living wills, health care declarations or similar documents) as may be necessary, desirable, convenient or proper in order to effectuate any such ancillary appointment, and he may grant to any ancillary attorney any or all of the powers, duties and authorities granted him hereunder, but may not grant to any such ancillary attorney powers which are inconsistent with those powers granted to my attorney hereunder.

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NO BOND REQUIRED. No agent shall be obligated to furnish bond or

other security.

LIMITATIONS. Any authority granted to my agent herein shall be limited so as to prevent this general power of attorney from causing my attorney to be taxed on my income (unless my attorney is my spouse) or from causing my assets to be subject to a general power of appointment by my attorney, as that term is defined in Section 2041 of the Internal Revenue Code (or any successor provision).

CONFIRMATION OF ATTORNEY'S ACTS. I hereby ratify and confirm all that my agent shall lawfully do or cause to be done by virtue of this general power of attorney and the rights and powers granted herein.

GENDER AND NUMBER. Except where the context indicates otherwise, words in the singular number shall include the plural, and words in the masculine gender shall include the feminine, and vice versa.

HEADINGS. The headings used throughout this instrument have been inserted for administrative convenience only, and do not constitute matter to be construed in interpreting this general power of attorney.

WITNESS my hand and seal this 4 day of June A.D., 2020.

Maria Townes
MARIA TOWNES

WITNESSED BY: *Erica L Green* *Cynthia M. Green*
Cynthia M. Green *Cynthia M. Green*

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Name printed: Erica L Green Erica L Green
Cynthia M Green Cynthia M. Green

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Name printed:

**Note: A witness shall not be the individual who signed the power of attorney on behalf of
and at the direction of the principal, or the agent designated in the power of attorney, or
the notary public.**

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ACKNOWLEDGEMENT BY AGENT

I, ERIC TOWNES, have read the attached power of attorney and am the person identified as the agent for the principal. I hereby acknowledge that when I act as agent I shall act in accordance with the principal's reasonable expectations to the extent actually known by me and, otherwise, in the principal's best interest, act in good faith and act only within the scope of authority granted to me by the principal in the power of attorney.

Eric Townes
ERIC TOWNES

6/4/20

(Date)

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PAUSA 95606291

Ebony Cobb	A7670	#09269
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COMMONWEALTH OF PENNSYLVANIA:

: SS

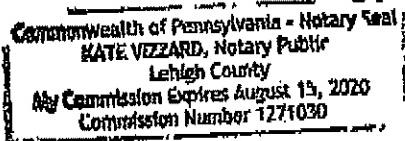
COUNTY OF DELAWARE:

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On this, the 4 day of June A.D., 2020, before me, a Notary Public, the undersigned Officer, personally appeared **MARIA TOWNES**, and in due form of law, acknowledged the foregoing Power of Attorney to be his act and deed, and desired the same might be recorded as such.

Witness my hand and Notarial Seal.

Kate Vizzard
NOTARY PUBLIC



County Cobb	A7670	#09269	Officer ALI 095169	Wells Fargo Bank, N.A.	COID 348	Wells Fargo Bank, N.A.	COID 348
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Wells Fargo Bank, N.A.	COID 348		Office AU 098168				
Media			NMLS ID 150481				

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF DELAWARE

: SS : Acts 2418682908
4039149365
PAWPA 9566281

On this, the 7 day of Ten A.D., 2020, before me, a Notary

Public, the undersigned Officer, personally appeared **ERIC TOWNES**, and in due form of law, acknowledged the foregoing Agent Acknowledgement to be her act and deed, and desired the same might be recorded as such.

Witness my hand and Notarial Seal.

Kate Vizzard
NOTARY PUBLIC

